

Grievance Redressal Policy

Policy Owner:	Compliance
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Approved By:	Board of Directors

Purpose

Reserve Bank of India vide its Master Direction - Reserve Bank of India (Non-Banking Financial Company Scale Based Regulation) Directions, 2023 for NBFCs dated 19 October 2023 has stipulated that NBFCs shall put in place an appropriate Grievance Redressal mechanism approved by its Board of Directors. The objective of the Policy is to promote and build prompt Grievance redressal mechanism and customer friendly relations. The Grievance Redressal Policy outlines the framework for addressing the customer grievances undertaking holistic approach targeting consistent improvement in customer experience and quality of operations.

Grievance Redressal Mechanism

Key steps for handling Grievances are enumerated as follows:

- 1. CSI Leasing India Private Limited ("the Company") has a designated email ID, grievancecsi-india@csileasing.com, for handling grievances for which a customer may send a complaint. This email ID shall be posted on the website of the Company.
- 2. Customers may raise complaints by sending an email to the designated Grievances email ID.
- 3. The grievance officer shall access the above-mentioned designated grievances email ID on a regular basis to check whether any new complaint from a customer has been received.
- 4. The Company has customer care email ID querycsi-india@csileasing.com as specified on the website in case they need any assistance. Customers may raise requests by sending an email to the said customer care email ID.
- 5. Any request / complaint may be escalated to grievance redressal officer in case a customer is not satisfied with the response from our customer care.
- 6. The grievance officer shall obtain all information available on the complaint which is considered necessary for a proper resolution of the grievance. The grievance officer shall investigate all the necessary information and undertake to resolve them as soon as possible.



7. The status of the receipt, redressal and pendency of all the complaints shall be placed before the Board.

Complaints received from customers regarding their grievances/concerns against the agents/intermediaries appointed by the Company for outsourcing of its financial services, if any, shall also be addressed under this Grievances Redressal Mechanism.

Details for escalation to Grievance Redressal officer

The contact details of the Grievances Redressal Officer of the Company are given below: -

Mr. Viraf Bodhanwala

Grievances Redressal Officer Address: Vatika Business Centre, 7th Floor, Supreme Business Park, Wing B, Hiranandani Gardens, Powai, Mumbai, Maharashtra – 400076 India. Email: viraf.bodhanwala@csileasing.com Phone: 022 42389205

The Company shall respond to the customer within a maximum period of 30 days from the date of receipt of the complaint. If the customer has not received any response within 30 days, or if the customer is not satisfied with the response, then he/she may raise a complaint with the Reserve Bank of India either through RBI CMS Portal or RBI Contact Centre as given below:-

RBI CMS Portal: <u>https://cms.rbi.org.in</u> RBI Contact Centre Phone Number 14448 (9:30 AM to 5:15 PM) RBI Postal Address: Reserve Bank of India Centralised Receipt and Processing Centre, 4th Floor, Sector 17, Chandigarh – 160017